



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [SERVISFIRST BANCSHARES, INC.](#)

City/State [HOMEWOOD, AL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [13,890,030](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SERVISFIRST BANCSHARES, INC.](#)

[2500 WOODCREST PLACE](#)

[HOMEWOOD, AL 35209](#)

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Summary Ratios

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	14,872,442	12,957,418			13,526,991			10,593,514			8,633,853		
Net income (\$000)	183,780	153,981			207,734			169,569			149,243		
Number of BHCs in peer group	132	132			130			128			146		

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.13	2.79	76	2.92	2.65	69	2.84	2.60	67	3.20	2.77	78	3.35	3.21	58
+ Non-interest income	0.29	0.94	9	0.23	1.09	5	0.22	1.04	3	0.27	1.21	6	0.27	0.90	10
- Overhead expense	1.08	2.18	3	0.94	2.21	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
- Provision for credit losses	0.27	0.10	90	0.24	-0.12	99	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
+ Securities gains (losses)	-0.06	0	3	0.01	0.01	71	0	0.01	67	0	0.02	16	0	0.01	40
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent)	2.02	1.46	87	1.98	1.76	70	1.87	1.66	72	2.03	1.04	93	2.18	1.53	88
Net operating income	1.65	1.10	92	1.58	1.34	75	1.54	1.26	77	1.60	0.81	94	1.73	1.19	89
Net income	1.65	1.10	92	1.58	1.34	76	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.63	3.36	69	3.29	3.12	57	3.19	3.06	55	3.82	3.55	67	4.71	4.49	73
Interest expense	0.38	0.35	62	0.26	0.26	63	0.24	0.25	62	0.50	0.52	55	1.24	1.02	70
Net interest income (tax equivalent)	3.25	3.01	63	3.04	2.85	62	2.95	2.80	56	3.32	3.01	68	3.47	3.45	47
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.09	60	0.03	0.12	24	0.03	0.11	31	0.36	0.27	71	0.32	0.11	90
Earnings coverage of net loan and lease losses (X)	41.39	36.38	65	104.39	26.30	89	101.77	39.72	80	8.83	22.91	39	9.50	22.46	32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.25	1.17	64	1.24	1.32	47	1.22	1.23	54	1.04	1.58	17	1.05	0.94	71
Allowance for loan and lease losses / Total loans and leases	1.25	1.15	65	1.24	1.30	48	1.22	1.20	54	1.04	1.55	19	1.05	0.93	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.11	0.39	11	0.13	0.58	9	0.08	0.49	6	0.24	0.71	11	0.53	0.56	56
30-89 days past due loans and leases / Total loans and leases	0.05	0.33	8	0.02	0.29	3	0.02	0.32	3	0.05	0.39	5	0.20	0.31	36
Liquidity and Funding															
Net noncore funding dependence	12.65	5.89	77	-27.05	-3.31	6	-18.64	-2.33	7	-8.08	3.20	18	3.89	10.70	27
Net short-term noncore funding dependence	10.86	0.87	85	-28.86	-9.17	11	-20.38	-7.71	12	-10.33	-4.76	25	1.32	5.88	31
Net loans and leases / Total assets	80.20	63.09	90	59.61	58.81	51	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Capitalization															
Tier 1 leverage ratio	8.84	9.22	39	7.76	9.07	14	7.39	8.98	14	8.23	9.13	23	9.13	10.39	21
Holding company equity capital / Total assets	8.94	9.68	38	7.63	10.79	7	7.45	10.71	7	8.32	11.16	11	9.41	11.37	18
Total equity capital (including minority interest) / Total assets	8.95	9.81	36	7.63	10.91	5	7.46	10.82	6	8.32	11.29	9	9.42	11.43	17
Common equity tier 1 capital / Total risk-weighted assets	9.42	11.79	15	10.41	12.64	17	9.95	12.42	14	10.50	12.38	23	10.50	12.50	17
Net loans and leases / Equity capital (X)	8.97	6.64	86	7.82	5.47	90	8.18	5.53	90	8.46	5.58	90	8.54	6.55	87
Cash dividends / Net income	20.35	31.93	29	21.09	27.22	37	21.64	28.27	36	23.05	42.30	26	22.40	25.65	43
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			93.20	
Growth Rates															
Assets	-4.88	6.04	12	28.15	9.51	94	29.47	10.50	90	33.36	16.68	87	11.74	8.66	72
Equity capital	11.52	-3.83	85	17.35	7.52	85	16.04	7.46	85	17.83	6.99	86	17.84	12.19	78
Net loans and leases	27.98	14.48	82	3.16	-0.66	74	12.22	3.36	80	16.70	9.07	78	11.23	8.63	69
Noncore funding	13.48	36.20	46	54.59	-21.64	97	61.85	-14.79	96	50.40	-12.18	96	31.21	4.16	86
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital	5.21	11.91	36	5.81	10.65	42	5.62	10.95	41	6.52	13.56	43	7.68	3.86	70
Equity investment in subsidiaries / Equity capital	104.86	104.01	59	105.58	103.15	70	105.33	103.22	66	106.02	102.81	70	107.45	104.21	63
Cash from ops + noncash items + op expense / Op expense + dividends	103.56	118.32	43	94.72	155.61	26	100.09	154.48	24	111.31	147.24	34	105.74	152.31	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	345,767	285,373	385,721	362,664	354,308	21.16	92.82
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	345,193	284,697	384,829	361,600	353,151	21.25	93.42
Tax-exempt income on loans and leases.....	574	676	892	1,064	1,157	-15.09	-33.10
Estimated tax benefit on income on loans and leases.....	143	534	201	705	578	-73.31	-66.16
Income on loans and leases (tax equivalent).....	345,910	285,907	385,922	363,369	354,886	20.99	92.44
Investment interest income (tax equivalent).....	29,964	19,123	25,783	23,351	19,162	56.70	199.48
Interest on balances due from depository institutions.....	12,389	3,046	4,833	3,165	12,008	306.73	887.96
Interest income on other earning assets.....	949	11	36	332	6,038	8527.27	-21.89
Total interest income (tax equivalent).....	389,212	308,087	416,574	390,217	392,094	26.33	102.48
Interest on time deposits of \$250K or more	3,635	4,780	6,093	9,489	9,819	-23.95	40.29
Interest on time deposits < \$250K.....	2,175	3,074	3,895	5,956	5,172	-29.25	30.24
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	20,115	12,444	16,581	29,785	75,967	61.64	28.80
Interest on other borrowings and trading liabilities.....	12,539	1,630	2,473	2,700	9,076	669.26	372.10
Interest on subordinated debt and mandatory convertible securities	2,070	2,070	2,760	3,055	3,124	0.00	-3.59
Total interest expense.....	40,534	23,998	31,802	50,985	103,158	68.91	64.23
Net interest income (tax equivalent).....	348,678	284,089	384,772	339,232	288,936	22.74	108.12
Non-interest income.....	32,799	22,175	29,506	28,270	23,667	47.91	131.94
Adjusted operating income (tax equivalent)	381,477	306,264	414,278	367,502	312,603	24.56	109.97
Overhead expense.....	119,962	91,308	129,763	109,665	101,840	31.38	85.59
Provision for credit losses.....	30,472	23,066	31,517	42,434	22,638		115.05
Securities gains (losses)	-6,168	620	620	0	27		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	224,875	192,510	253,618	215,403	188,152	16.81	118.60
Applicable income taxes	40,925	37,793	45,615	44,639	37,618	8.29	39.18
Tax equivalent adjustments	170	736	269	1,195	1,291	-76.90	-88.85
Applicable income taxes (tax equivalent).....	41,095	38,529	45,884	45,834	38,909	6.66	32.86
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	183,780	153,981	207,734	169,569	149,243	19.35	155.46
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	183,780	153,981	207,734	169,569	149,243	19.35	155.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	183,780	153,981	207,734	169,569	149,243	19.35	155.46
Investment securities income (tax equivalent).....	29,964	19,123	25,783	23,351	19,162	56.70	199.48
US Treasury and agency securities (excluding mortgage-backed securities)	5,277	379	708	1,178	1,616	1292.35	574.81
Mortgage-backed securities	10,977	6,152	8,399	9,824	9,005	78.43	182.11
All other securities	13,710	12,592	16,676	12,349	8,541	8.88	157.11
Cash dividends declared.....	37,401	32,475	44,950	39,080	33,437	15.17	369.51
Common	37,401	32,475	44,950	39,080	33,437	15.17	369.51
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.49	3.12	77	3.17	2.90	68	3.08	2.85	68	3.68	3.27	77	4.54	4.19	79
Less: Interest expense	0.36	0.33	66	0.25	0.24	63	0.24	0.23	63	0.48	0.48	58	1.19	0.95	74
Equals: Net interest income (tax equivalent)	3.13	2.79	76	2.92	2.65	69	2.84	2.60	67	3.20	2.77	78	3.35	3.21	58
Plus: Non-interest income	0.29	0.94	9	0.23	1.09	5	0.22	1.04	3	0.27	1.21	6	0.27	0.90	10
Equals: adjusted operating income (tax equivalent)	3.42	3.77	29	3.15	3.80	19	3.06	3.70	15	3.47	4.04	23	3.62	4.16	30
Less: Overhead expense	1.08	2.18	3	0.94	2.21	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
Less: Provision for credit losses	0.27	0.10	90	0.24	-0.12	99	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	-0.06	0	3	0.01	0.01	71	0	0.01	67	0	0.02	17	0	0.01	40
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent)	2.02	1.46	87	1.98	1.76	70	1.87	1.66	72	2.03	1.04	93	2.18	1.53	88
Less: Applicable income taxes (tax equivalent)	0.37	0.34	63	0.40	0.41	52	0.34	0.38	40	0.43	0.23	89	0.45	0.35	77
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.65	1.10	92	1.58	1.34	75	1.54	1.26	77	1.60	0.81	94	1.73	1.19	89
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.65	1.10	92	1.58	1.34	76	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Memo: Net income (last four quarters)	1.59	1.10	90	1.62	1.30	80	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Net income-BHC and noncontrolling (minority) interest	1.65	1.11	92	1.58	1.35	76	1.54	1.27	77	1.60	0.83	93	1.73	1.19	89
Margin Analysis															
Average earning assets / Average assets	96.17	92.93	85	96.24	93.09	84	96.49	93.08	87	96.31	92.32	90	96.43	93.22	89
Average interest-bearing funds / Average assets	60.71	60.58	60	66.49	61.98	72	64.89	61.99	67	67.86	64.06	69	71.40	70.66	56
Interest income (tax equivalent) / Average earning assets	3.63	3.36	69	3.29	3.12	57	3.19	3.06	55	3.82	3.55	67	4.71	4.49	73
Interest expense / Average earning assets	0.38	0.35	62	0.26	0.26	63	0.24	0.25	62	0.50	0.52	55	1.24	1.02	70
Net interest income (tax equivalent) / Average earning assets	3.25	3.01	63	3.04	2.85	62	2.95	2.80	56	3.32	3.01	68	3.47	3.45	47
Yield or Cost															
Total loans and leases (tax equivalent)	4.50	4.24	76	4.42	4.07	74	4.42	4.01	76	4.46	4.27	67	5.17	4.98	64
Interest-bearing bank balances	0.73	0.79	38	0.13	0.13	63	0.15	0.14	70	0.27	0.27	55	2.69	2.26	76
Federal funds sold and reverse repos	1.98	1.05	83	0.15	0.25	53	0.17	0.25	53	0.54	0.68	52	2.26	2.02	57
Trading assets		0.57			0.45			0.45			0.60			0.49	
Total earning assets	3.63	3.33	71	3.29	3.09	59	3.19	3.04	56	3.81	3.51	68	4.69	4.47	72
Investment securities (tax equivalent)	2.34	1.96	81	2.70	1.77	93	2.59	1.77	92	2.80	2.25	85	2.93	2.74	67
US Treasury and agency securities (excluding mortgage-backed securities)	1.53	1.38	65	2.02	1.23	88	1.18	1.14	52	2.54	1.75	86	2.26	2.54	39
Mortgage-backed securities	1.74	1.87	40	1.45	1.55	40	1.38	1.57	33	1.96	2.05	37	2.31	2.54	21
All other securities	4.10	2.89	86	4.49	2.85	86	4.40	2.81	85	4.12	3.24	82	3.91	3.80	59
Interest-bearing deposits	0.47	0.35	74	0.36	0.22	80	0.35	0.21	80	0.70	0.53	73	1.59	1.13	83
Time deposits of \$250K or more	0.96	0.61	84	1.29	0.70	93	1.22	0.66	93	1.96	1.42	88	2.27	2.13	64
Time deposits < \$250K	0.97	0.58	83	1.30	0.67	93	1.24	0.62	92	1.79	1.36	86	1.96	1.91	49
Other domestic deposits	0.41	0.31	70	0.25	0.16	76	0.25	0.15	79	0.53	0.36	82	1.52	0.86	90
Foreign deposits		0.52			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	1.08	0.88	66	0.22	0.18	77	0.21	0.17	77	0.43	0.62	44	2.28	1.23	79
Other borrowed funds and trading liabilities		1.55			1.29			1.27			1.50		0	1.03	24
All interest-bearing funds	0.60	0.54	66	0.37	0.38	56	0.36	0.37	58	0.71	0.74	51	1.67	1.34	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses																
Total non-interest income		32,799		22,175		29,506		28,270		23,667						
Fiduciary activities income		0		0		0		0		0						
Service charges on deposit accounts - domestic		6,032		5,409		6,654		7,320		7,029						
Trading revenue.....		0		0		0		0		0						
Investment banking fees and commissions.....		0		0		0		0		0						
Insurance activities revenue.....		0		0		0		0		0						
Venture capital revenue.....		0		0		0		0		0						
Net servicing fees		0		0		0		0		0						
Net securitization income		0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....		2,152		4,009		4,447		6,911		4,201						
Other non-interest income.....		24,615		12,757		18,405		14,039		12,437						
Total overhead expenses		119,962		91,308		129,763		109,665		101,840						
Personnel expense.....		58,722		50,425		67,728		61,414		57,783						
Net occupancy expense.....		9,056		8,494		11,404		10,070		9,272						
Goodwill impairment losses		0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0						
Other operating expenses.....		52,184		32,389		50,631		38,181		34,785						
Fee income on mutual funds and annuities.....		0		0		0		0		0						
Memoranda																
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0						
Number of equivalent employees		559		518		502		493		505						
Average personnel expense per employee.....		105.05		97.35		134.92		124.57		114.42						
Average assets per employee.....		26,605.44		25,014.32		26,946.20		21,487.86		17,096.74						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Mutual fund fee income / Non-interest income		0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income		31.46	58.02	1	29.89	58.85	1	31.34	59.28	1	29.94	62.28	0	32.71	61.79	0
Percent of Average Assets																
Total overhead expense		1.08	2.18	3	0.94	2.21	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
Personnel expense.....		0.53	1.20	3	0.52	1.23	0	0.50	1.21	1	0.58	1.30	1	0.67	1.50	2
Net occupancy expense.....		0.08	0.22	6	0.09	0.24	6	0.08	0.23	6	0.10	0.26	3	0.11	0.32	3
Other operating expenses.....		0.47	0.73	11	0.33	0.72	3	0.37	0.72	4	0.36	0.94	2	0.40	0.76	5
Overhead less non-interest income		0.78	1.22	15	0.71	1.08	18	0.74	1.10	17	0.77	1.25	16	0.91	1.65	6
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense		31.45	57.55	1	29.81	58.34	1	31.32	58.83	1	29.84	61.82	0	32.58	59.91	1
Personnel expense.....		15.39	31.86	1	16.46	32.89	2	16.35	32.93	3	16.71	32.36	2	18.48	34.17	1
Net occupancy expense.....		2.37	5.98	8	2.77	6.26	9	2.75	6.23	10	2.74	6.58	6	2.97	7.50	4
Other operating expenses.....		13.68	19.14	9	10.58	18.68	3	12.22	19.18	4	10.39	22.28	0	11.13	17.93	7
Total non-interest income		8.60	24.10	7	7.24	28.20	4	7.12	27.67	3	7.69	28.83	5	7.57	19.83	17
Fiduciary activities income		0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.61	22
Service charges on domestic deposit accounts		1.58	3.30	23	1.77	3.25	28	1.61	3.27	25	1.99	3.27	27	2.25	3.21	33
Trading revenue.....		0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions.....		0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	0.91	19
Insurance activities revenue.....		0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.37	22
Venture capital revenue.....		0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees		0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.22	16
Net securitization income		0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets		0.56	1.19	45	1.31	3.64	36	1.07	3.30	35	1.88	3.92	47	1.34	2.27	58
Other non-interest income.....		6.45	8.80	44	4.17	9.39	17	4.44	9.27	18	3.82	9.65	14	3.98	7.41	22
Overhead less non-interest income		22.85	32.79	21	22.57	29.67	27	24.20	30.52	27	22.15	31.93	24	25.01	39.47	13
Applicable income taxes / Pretax net operating income (tax equivalent).....		18.20	21.50	18	19.63	21.49	28	17.99	21.18	16	20.72	18.63	62	19.99	21.51	33
Applicable income tax + TE / Pretax net operating income + TE		18.27	23.57	6	20.01	23.11	13	18.09	22.67	9	21.28	21.18	43	20.68	23.31	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2022

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	8,109,911	5,821,270	6,483,143	5,119,343	4,506,764	39.32	141.94	
Commercial and industrial loans	2,993,192	2,806,603	2,878,101	3,187,618	2,593,605	6.65	40.09	
Loans to individuals	65,705	62,556	62,812	63,489	60,561	5.03	18.40	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	101,491	111,258	96,085	97,914	91,753	-8.78	43.96	
Other loans and leases	10,318	11,702	13,907	11,749	15,080	-11.83	-46.06	
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	11,280,617	8,813,389	9,534,048	8,480,113	7,267,763	27.99	100.23	
Less: Allowance for loan and lease losses	140,967	108,950	116,660	87,942	76,584	29.39	141.14	
Net loans and leases	11,139,650	8,704,439	9,417,388	8,392,171	7,191,179	27.98	99.80	
Debt securities that reprice or mature in over 1 year	1,635,173	892,344	1,219,238	811,083	686,376	83.24	230.67	
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Subtotal	12,774,823	9,596,783	10,636,626	9,203,254	7,877,555	33.12	110.45	
Interest-bearing bank balances	308,102	4,297,473	4,106,790	2,068,182	451,509	-92.83	255.29	
Federal funds sold and reverse repos	82,316	44,700	58,372	1,771	100,473	84.15	-54.98	
Debt securities that reprice or mature within 1 year	79,430	92,256	86,289	75,855	73,273	-13.90	181.46	
Trading assets	0	0	0	0	0	0		
Total earning assets	13,244,671	14,031,212	14,888,077	11,349,062	8,502,810	-5.61	107.99	
Non-interest-bearing cash and due from depository institutions	97,908	102,313	56,934	141,458	78,618	-4.31	23.26	
Premises, fixed assets, and leases	75,854	79,773	78,216	65,421	69,787	-4.91	37.66	
Other real estate owned	1,245	2,068	1,197	6,497	8,178	-39.80	-67.73	
Investment in unconsolidated subsidiaries	0	0	0	0	0	0		
Intangible and other assets	470,352	386,862	424,382	370,216	288,260	21.58	128.72	
Total assets	13,890,030	14,602,228	15,448,806	11,932,654	8,947,653	-4.88	106.94	
Quarterly average assets	14,416,065	13,886,498	15,235,711	11,663,336	9,028,873	3.81	123.03	
Average loans and leases (YTD)	10,253,342	8,623,253	8,732,455	8,145,428	6,868,441	18.90	95.98	
Memoranda								
Loans held-for-sale	2,003	578	1,114	14,425	6,312	246.54	-59.71	
Loans not held-for-sale	11,278,614	8,812,811	9,532,934	8,465,688	7,261,451	27.98	100.37	
Real estate loans secured by 1–4 family	1,091,830	765,680	827,880	726,117	650,500	42.60	82.53	
Commercial real estate loans	6,919,047	4,958,859	5,560,475	4,290,719	3,739,698	39.53	162.88	
Construction and land development	1,433,698	887,938	1,103,076	593,615	521,392	61.46	206.45	
Multifamily	782,014	368,034	459,122	316,372	299,552	112.48	606.01	
Nonfarm nonresidential	4,703,335	3,702,887	3,998,277	3,380,732	2,918,754	27.02	129.05	
Real estate loans secured by farmland	99,034	96,731	94,788	102,507	116,566	2.38	-18.73	
Total investment securities	1,714,603	984,600	1,305,527	886,938	759,649	74.14	227.70	
U.S. Treasury securities	512,648	14,179	158,368	14,356	49,210	3515.54	1187.87	
US agency securities (excluding mortgage-backed securities)	9	9,083	6,041	15,458	18,386	-99.90	-99.95	
Municipal securities	22,806	21,597	24,436	38,116	57,272	5.60	-83.74	
Mortgage-backed securities	791,872	559,575	735,803	495,109	474,055	41.51	188.05	
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	387,268	380,166	380,879	323,899	160,726	1.87	662.97	
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Available-for-sale securities	665,763	723,324	842,570	886,688	759,399	-7.96	52.76	
U.S. Treasury securities	5,952	14,179	9,105	14,356	49,210	-58.02	-85.05	
US agency securities (excluding mortgage-backed securities)	9	9,083	6,041	15,458	18,386	-99.90	-99.95	
Municipal securities	15,020	21,597	21,633	38,116	57,272	-30.45	-88.86	
Mortgage-backed securities	257,764	298,549	425,162	495,109	474,055	-13.66	5.75	
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	387,018	379,916	380,629	323,649	160,476	1.87		
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	-110,739	0	-2,380	0	0	0		
Available-for-sale securities appreciation (depreciation)	-61,900	16,138	12,024	25,531	7,217			
Structured notes, fair value	0	0	0	0	0	0		
Pledged securities	675,540	535,959	485,858	477,547	393,404	26.04	126.95	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,661,936	4,366,654	4,799,767	2,788,772	1,749,879	-16.14	160.46
NOW, ATS and transaction accounts	1,773,122	1,359,302	1,461,708	1,307,440	994,452	30.44	116.58
Time deposits less brokered deposits < \$250K	246,402	257,939	256,083	267,302	267,221	-4.47	3.30
MMDA and other savings accounts	4,750,515	5,543,155	5,378,127	5,061,887	4,057,549	-14.30	57.79
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,431,975	11,527,050	11,895,685	9,425,401	7,069,101	-9.50	90.58
Time deposits of \$250K or more	569,940	501,620	507,151	500,323	461,332	13.62	76.47
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	1,466,322	1,286,756	1,711,777	851,545	470,749	13.95	475.30
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	0	0	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0	0	
Brokered deposits < \$250K	50,000	50,000	50,000	50,000	0	0.00	
Noncore funding	2,086,262	1,838,376	2,268,928	1,401,868	932,081	13.48	260.86
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	64,721	64,701	64,706	64,748	64,703	0.03	18.37
Other liabilities	64,483	57,808	67,472	47,785	39,086	11.55	326.08
Total liabilities	12,647,441	13,487,935	14,296,791	10,939,802	8,104,971	-6.23	106.59
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	54	54	54	54	54	0.00	1.89
Common surplus	228,738	225,648	226,397	223,856	219,766	1.37	5.18
Retained earnings	1,057,387	869,731	911,008	748,224	616,611	21.58	184.91
Accumulated other comprehensive income	-44,090	18,360	14,056	20,218	5,749		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,242,089	1,113,793	1,151,515	992,352	842,180	11.52	110.63
Noncontrolling (minority) interest in subsidiaries	500	500	500	500	502	0.00	-0.40
Total equity capital, including minority interest	1,242,589	1,114,293	1,152,015	992,852	842,682	11.51	110.53
Total liabilities and capital	13,890,030	14,602,228	15,448,806	11,932,654	8,947,653	-4.88	106.94
Memoranda							
Non-interest-bearing deposits	3,661,936	4,366,654	4,799,767	2,788,772	1,749,879	-16.14	160.46
Interest-bearing deposits	7,389,979	7,712,016	7,653,069	7,186,952	5,780,554	-4.18	68.30
Total deposits	11,051,915	12,078,670	12,452,836	9,975,724	7,530,433	-8.50	90.65
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,151,515	992,352	992,352	842,180	714,701		
Accounting restatements	0	0	0	1,124	0		
Net income	183,780	153,981	207,734	169,569	149,243		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,342	1,793	2,541	4,089	1,183		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	37,401	32,475	44,950	39,080	33,437		
Change in other comprehensive income	-58,147	-1,858	-6,162	14,470	10,490		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,242,089	1,113,793	1,151,515	992,352	842,180		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	58.39	39.88	81	39.87	36.06	56	41.97	36.25	61	42.90	36.22	60	50.37	52.67	42
Commercial and industrial loans	21.55	11.23	89	19.22	11.11	85	18.63	10.76	83	26.71	13.52	94	28.99	11.45	93
Loans to individuals	0.47	3.58	27	0.43	3.60	25	0.41	3.36	28	0.53	3.40	28	0.68	2.71	44
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0.73	0.19	87	0.76	0.21	86	0.62	0.18	86	0.82	0.19	89	1.03	0.53	78
Other loans and leases.....	0.07	4.52	4	0.08	4.26	3	0.09	4.47	3	0.10	4.63	2	0.17	1.08	49
Net loans and leases.....	80.20	63.09	90	59.61	58.81	51	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Debt securities over 1 year.....	11.77	18.76	26	6.11	18.32	9	7.89	19.46	9	6.80	15.55	11	7.67	13.66	20
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	18
Subtotal	91.97	83.05	95	65.72	78.17	14	68.85	79.22	15	77.13	78.16	30	88.04	86.76	54
Interest-bearing bank balances	2.22	3.61	45	29.43	9.37	95	26.58	8.50	96	17.33	7.51	93	5.05	2.97	76
Federal funds sold and reverse repos.....	0.59	0.52	80	0.31	0.53	76	0.38	0.54	77	0.01	0.82	64	1.12	0.03	95
Debt securities 1 year or less	0.57	1.71	27	0.63	1.51	36	0.56	1.56	31	0.64	1.68	29	0.82	2.10	35
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	95.35	90.76	94	96.09	91.57	95	96.37	91.77	96	95.11	91.05	94	95.03	92.39	82
Non-interest cash and due from depository institutions.....	0.70	0.98	29	0.70	0.99	25	0.37	0.82	14	1.19	1.07	55	0.88	1.14	33
Other real estate owned.....	0.01	0.01	64	0.01	0.01	66	0.01	0.01	56	0.05	0.02	83	0.09	0.04	80
All other assets.....	3.94	8.19	5	3.21	7.39	5	3.26	7.35	6	3.71	7.82	2	4.09	6.41	17
Memoranda															
Short-term investments	3.38	6.75	36	30.37	12.31	91	27.52	11.47	91	17.98	11.17	80	6.99	5.36	66
U.S. Treasury securities.....	3.69	1.98	78	0.10	1.18	38	1.03	1.47	63	0.12	0.84	52	0.55	0.29	79
US agency securities (excluding mortgage-backed securities)	0	0.81	21	0.06	0.75	30	0.04	0.82	28	0.13	0.63	40	0.21	1.25	35
Municipal securities	0.16	1.69	27	0.15	1.70	29	0.16	1.73	26	0.32	1.69	30	0.64	2.58	30
Mortgage-backed securities	5.70	12.93	16	3.83	13.46	9	4.76	14.14	12	4.15	11.75	11	5.30	9.38	22
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities	2.79	0.51	95	2.60	0.51	95	2.47	0.53	93	2.71	0.42	95	1.80	0.53	85
Loans held-for-sale.....	0.01	0.30	30	0	0.50	18	0.01	0.55	22	0.12	0.52	32	0.07	0.39	33
Loans held for investment	81.20	63.03	91	60.35	58.34	54	61.71	58.06	61	70.95	61.72	76	81.15	72.01	84
Real estate loans secured by 1–4 family	7.86	12.79	30	5.24	11.57	24	5.36	11.46	24	6.09	11.91	26	7.27	16.02	18
Revolving	1.52	1.52	54	1.23	1.44	52	1.11	1.42	51	1.48	1.66	53	2.18	2.24	53
Closed-end, secured by first liens	6.26	10.86	30	3.90	9.73	24	4.16	9.67	25	4.48	9.81	24	4.92	13.07	16
Closed-end, secured by junior liens	0.08	0.19	42	0.11	0.19	43	0.09	0.17	45	0.13	0.22	44	0.17	0.37	33
Commercial real estate loans	49.81	24.89	91	33.96	22.35	81	35.99	22.69	83	35.96	22.22	83	41.80	33.26	75
Construction and land development	10.32	3.92	92	6.08	3.40	84	7.14	3.34	87	4.97	3.40	72	5.83	5	63
Multifamily.....	5.63	3.87	76	2.52	3.32	51	2.97	3.57	53	2.65	3.12	51	3.35	4.76	48
Nonfarm nonresidential	33.86	15.73	93	25.36	14.65	87	25.88	14.57	86	28.33	14.72	93	32.62	21.85	87
Real estate loans secured by farmland.....	0.71	0.34	78	0.66	0.35	76	0.61	0.30	78	0.86	0.33	80	1.30	0.95	70

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	71.89	62.29	60	66.05	60.51	54	68	61.05	54	60.37	57.15	47	62.01	72.74	24
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	9.68	20.65	19	8.69	20	18	8.68	19.86	18	8.56	19.43	19	8.95	22.29	14
Real estate loans secured by 1–4 family.....	1.87	2.39	47	2.04	2.47	47	1.79	2.43	45	2.08	2.64	45	2.68	3.13	50
Revolving	7.81	18.01	20	6.64	17.35	18	6.89	17.24	19	6.48	16.59	17	6.27	18.71	14
Closed-end.....	61.34	38.12	88	56.27	37.13	87	58.32	37.86	84	50.60	34.63	83	51.46	46.16	65
Construction and land development.....	12.71	6.10	82	10.07	5.69	81	11.57	5.65	83	7	5.26	68	7.17	6.97	57
1–4 family.....	2.30	1.40	74	2.19	1.19	78	2.18	1.18	76	1.82	0.93	77	1.78	1.47	67
Other.....	10.41	4.62	90	7.89	4.46	81	9.39	4.40	90	5.18	4.19	62	5.40	5.34	55
Multifamily.....	6.93	5.86	68	4.18	5.41	48	4.82	5.78	54	3.73	4.96	46	4.12	6.42	45
Nonfarm nonresidential	41.69	24.30	87	42.01	24.45	89	41.94	24.56	86	39.87	22.93	91	40.16	30.59	81
Owner-occupied.....	19.02	8.11	95	20.54	8.31	93	19.66	8.29	93	19.97	7.68	96	21.84	10.68	94
Other.....	22.67	15.95	73	21.48	15.83	70	22.28	15.94	72	19.90	14.95	65	18.32	19.36	46
Real estate loans secured by farmland.....	0.88	0.55	74	1.10	0.61	75	0.99	0.54	76	1.21	0.54	79	1.60	1.38	70
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans	26.53	18.37	78	31.84	19.45	82	30.19	18.86	82	37.59	22.17	88	35.69	16.16	91
Loans to individuals	0.58	6.24	24	0.71	6.58	25	0.66	6.24	25	0.75	6.13	24	0.83	4	43
Credit card loans	0.12	0.53	62	0.13	0.51	63	0.13	0.53	62	0.11	0.65	62	0.11	0.04	82
Agricultural loans.....	0.90	0.31	84	1.26	0.38	86	1.01	0.34	87	1.15	0.32	88	1.26	0.78	76
Other loans and leases.....	0.09	8.16	3	0.13	8.42	3	0.15	8.75	3	0.14	9.09	3	0.21	1.48	48
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	573.53	411.16	80	490.98	383.43	75	522.42	391.81	75	489.07	381.27	72	501.04	493.53	54
Real estate loans secured by 1–4 family.....	77.21	133.66	28	64.58	124.74	26	66.71	126.06	27	69.37	125.03	27	72.32	151.03	24
Revolving	14.89	15.46	54	15.20	15.53	58	13.79	15.44	54	16.86	17.42	55	21.66	21.25	58
Closed-end.....	62.32	116.59	25	49.38	107.54	23	52.92	108.85	26	52.51	106.14	25	50.66	127.10	20
Commercial real estate loans	489.31	254.65	91	418.25	238.58	89	448.07	245.88	89	409.91	234.65	88	415.76	311.74	79
Construction and land development.....	101.39	39.81	92	74.89	36.07	87	88.89	35.95	91	56.71	35.62	78	57.97	46.63	66
1–4 family.....	18.37	9.02	78	16.25	7.44	81	16.77	7.42	81	14.74	6.34	79	14.37	9.52	74
Other.....	83.02	30.27	95	58.64	28.34	89	72.12	28.11	96	41.97	28.16	71	43.59	35.90	63
Multifamily.....	55.30	40.47	77	31.04	35.29	56	37	38.66	62	30.22	32.74	57	33.30	44.76	52
Nonfarm nonresidential	332.62	161.09	92	312.31	156.30	90	322.19	158.05	91	322.98	155.06	92	324.49	206.64	88
Owner-occupied.....	151.74	53.43	99	152.65	52.63	97	151.02	52.99	97	161.78	52.37	98	176.49	71.54	97
Other.....	180.88	105.96	86	159.67	100.99	82	171.17	102.54	86	161.20	100.54	77	148.01	130.65	61
Real estate loans secured by farmland.....	7	3.36	78	8.16	3.67	78	7.64	3.22	80	9.79	3.44	82	12.96	8.66	72
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans	211.68	115.08	87	236.72	116.17	92	231.92	114.45	89	304.53	139.91	96	288.34	106.70	95
Loans to individuals	4.65	35.47	28	5.28	36.56	27	5.06	34.55	29	6.07	37.47	30	6.73	24.83	46
Credit card loans	0.92	2.79	62	0.93	2.58	65	0.98	2.77	64	0.92	3.30	61	0.93	0.24	85
Agricultural loans.....	7.18	1.73	87	9.38	2.03	89	7.74	1.86	90	9.35	1.88	91	10.20	4.86	78
Other loans and leases.....	0.73	50.11	4	0.99	47.63	4	1.12	51.06	4	1.12	49.54	3	1.68	10.25	49
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.95	30.74	75	36.31	29.25	64	39.22	30.07	70	31.22	27.32	54	30.26	35.38	37
(CECL transition adjusted)	342.64	205.31	85	269.88	187.63	79	301.29	195.33	81	252.96	183.76	72	244.48	239.13	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	494.38	262.15	91	422.53	244.92	89	452.30	252.85	89	414.74	240.85	88	420.97	315.15	78

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.38	6.75	36	30.37	12.31	91	27.52	11.47	91	17.98	11.17	80	6.99	5.36	66
Liquid assets	12.91	23.63	23	34.43	29.12	65	33.16	29.03	61	22.93	26.22	46	13.10	16.28	39
Investment securities	12.34	20.98	23	6.74	20.37	8	8.45	21.63	7	7.43	17.85	10	8.49	16.41	12
Net loans and leases	80.20	63.09	90	59.61	58.81	51	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Net loans, leases and standby letters of credit	80.72	63.92	90	59.99	59.61	51	61.36	59.49	55	70.88	62.48	75	80.91	72.78	84
Core deposits	75.10	74.28	40	78.94	75.52	54	77	75.71	38	78.99	70.67	72	79.01	71.61	77
Noncore funding	15.02	12.30	67	12.59	10.15	74	14.69	10.30	76	11.75	14.13	55	10.42	14.61	35
Time deposits of \$250K or more	4.10	1.67	89	3.44	1.67	86	3.28	1.58	87	4.19	2.11	86	5.16	4.33	66
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	10.56	1.24	96	8.81	1.19	95	11.08	1.23	96	7.14	1.47	92	5.26	0.77	95
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	9.96	0.58	99	8.51	0.54	99	10.70	0.54	99	7.12	0.54	98	4.14	0.75	93
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	0	2.75	7
Earning assets that reprice within 1 year	46.04	35.71	75	63.84	38.80	92	61.99	37.37	91	54.48	39.38	88	43.99	33.16	76
Interest-bearing liabilities that reprice within 1 year	4.18	6.79	39	3.97	6.64	36	3.67	6.39	35	4.42	8.20	31	4.64	18.54	6
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year	41.86	27.35	85	59.88	30.83	95	58.32	29.65	93	50.07	29.11	91	39.35	13.71	91
Other Liquidity and Funding Ratios															
Net noncore funding dependence	12.65	5.89	77	-27.05	-3.31	6	-18.64	-2.33	7	-8.08	3.20	18	3.89	10.70	27
Net short-term noncore funding dependence	10.86	0.87	85	-28.86	-9.17	11	-20.38	-7.71	12	-10.33	-4.76	25	1.32	5.88	31
Short-term investment / Short-term noncore funding	25.30	112.63	20	266.48	304.29	60	204.07	273.46	49	179.59	184.19	59	85.71	78.10	68
Liquid assets - short-term noncore funding / Nonliquid assets	-0.53	24.05	16	35.13	36.72	51	29.43	36.68	41	16.76	28.18	37	5.69	6.90	50
Net loans and leases / Total deposits	100.79	79.04	90	72.06	73.05	49	75.62	72.79	58	84.13	79.43	65	95.49	90.96	60
Net loans and leases / Core deposits	106.78	86.19	81	75.51	78.83	48	79.17	78.25	54	89.04	88.34	59	101.73	102.55	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.70	-10.05	48	0	0.50	30	-0.21	0.12	32	0	1.57	7	0	0.36	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.86	-19.27	86	1.50	1.06	67	1.07	-0.25	81	2.66	4.31	26	0.88	1.28	44
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	61.17	26.09	89	26.54	13.65	72	35.46	14.28	79	0.03	11.38	32	0.03	7.25	48
Available-for-sale securities	38.83	71.92	11	73.46	84.59	27	64.54	83.77	20	99.97	87.23	85	99.97	91.33	73
U.S. Treasury securities	29.90	9.62	86	1.44	6.01	50	12.13	6.70	76	1.62	4.72	60	6.48	2.07	85
US agency securities (excluding mortgage-backed securities)	0	4.10	21	0.92	4.24	45	0.46	4.12	36	1.74	4.01	50	2.42	8.16	37
Municipal securities	1.33	8.02	35	2.19	8.38	39	1.87	8.22	38	4.30	9.83	46	7.54	15.40	34
Mortgage-backed securities	46.18	62.34	22	56.83	66.09	33	56.36	66.54	32	55.82	66.64	32	62.40	57.07	54
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities	22.59	3.02	96	38.61	3.01	98	29.17	3.08	97	36.52	3.01	96	21.16	3.73	93
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.49	18
Debt securities 1 year or less	4.63	9.28	44	9.37	8.18	66	6.61	7.78	59	8.55	10.55	53	9.65	13.55	51
Debt securities 1 to 5 years	39.58	20.14	84	28.97	17.39	78	24.80	18.25	68	30.12	17.03	79	25.90	23.43	60
Debt securities over 5 years	55.79	68.28	24	61.66	72.07	27	68.59	71.11	35	61.33	69.86	33	64.46	58.63	51
Pledged securities	39.40	31.26	66	54.43	33.37	80	37.22	32.26	60	53.84	35.67	73	51.79	43.76	59
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-89.40	-40.81	5	172.71	64.27	84	98.13	27.98	86	243.19	183.32	70	-0.43	32.84	38
Investment securities	74.14	11.76	92	7.81	32.48	24	47.19	31.36	72	16.76	23.62	44	28.61	4.80	88
Core deposits	-9.50	4.57	6	25.92	16.96	82	26.21	16.94	83	33.33	26.88	77	8.85	9.96	51
Noncore funding	13.48	36.20	46	54.59	-21.64	97	61.85	-14.79	96	50.40	-12.18	96	31.21	4.16	86

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,944,199	2,892,386	2,552,406
Commit: Secured commercial real estate loans	1,947,037	1,178,678	1,336,874	689,639	625,685
Commit: Unsecured real estate loans	17,690	9,877	6,509	15,721	8,684
Credit card lines (reported semiannually, June/Dec)			366,525	286,128	248,617
Securities underwriting	0	0		0	0
Standby letters of credit	72,740	56,077	61,871	66,208	48,394
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	6,373	3,394	1,901	45,920	23,808
Purchased options contracts (interest rate)	300,000	300,000	300,000	300,000	0
Interest rate swaps	0	0		0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0		0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)						25.53	22.78	66	24.24	22.01	63	28.53	16.97	92
Standby letters of credit	0.52	0.66	51	0.38	0.66	41	0.40	0.65	43	0.55	0.71	54	0.54	0.36
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.47
Derivative contracts	2.21	44.74	15	2.08	47.31	12	1.95	46.30	14	2.90	48.62	10	0.27	2.95
Interest rate contracts	2.21	32.78	16	2.08	35.15	12	1.95	32.46	14	2.90	34.36	11	0.27	2.87
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	0.08
Written options contracts (interest rate)	0.05	1.49	30	0.02	1.69	21	0.01	1.41	19	0.38	2.18	36	0.27	0.13
Purchased options contracts (interest rate)	2.16	1.57	80	2.05	1.29	80	1.94	1.31	79	2.51	1.46	79	0	0.02
Interest rate swaps	0	23.04	4	0	20.27	4	0	20.49	4	0	20.83	3	0	2.19
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0.47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0.47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0.49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0.48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)						45.17	44.98	65	35.51	42.82	56	37.16	24.81	88

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	306,373	303,394	301,901	345,920	23,808
Interest rate contracts	306,373	303,394	301,901	345,920	23,808
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	6,373	3,394	1,901	45,920	23,808
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	6,373	3,394	1,901	45,920	23,808
Purchased options	300,000	300,000	300,000	300,000	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	300,000	300,000	300,000	300,000	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	306,373	303,394	301,901	345,920	23,808
Interest rate contracts	306,373	303,394	301,901	345,920	23,808
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	302,500	300,207	300,755	324,151	8,260
One year or less	302,500	207	755	24,151	8,260
Over 1 year to 5 years	0	300,000	300,000	300,000	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	78	0	0	0	26
Gross positive fair value.....	6,469	400	1,217	1,791	586
Held for trading.....	0	0	0	0	0
Non-traded.....	6,469	400	1,217	1,791	586
Current credit exposure on risk-based capital derivative contracts	6,448	318	1,176	1,006	225
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	0	14.06	16
Written options	2.08	5.29	48	1.12	7.18	26	0.63	6.28	21	13.27	8.18	76	100	11.73	97
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	2.08	4.93	51	1.12	6.91	27	0.63	5.96	21	13.27	7.73	78	100	10.84	98
Purchased options	97.92	4.14	99	98.88	3.41	99	99.37	3.27	99	86.73	3.42	99	0	2.45	35
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	97.92	3.58	99	98.88	3.01	99	99.37	2.87	99	86.73	2.86	99	0	2.28	36
Swaps	0	77.96	3	0	71.71	3	0	74.26	3	0	68.76	3	0	64.61	7
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	98.74	93.16	51	98.95	91.91	61	99.62	92.53	68	93.71	91.48	42	34.69	80.07	10
One year or less	98.74	37.29	89	0.07	27.90	7	0.25	27.56	7	6.98	32.05	27	34.69	15.20	80
Over 1 year to 5 years	0	22.61	7	98.88	29.78	99	99.37	27.01	99	86.73	27.06	97	0	22.92	14
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	34.12	11
Gross negative fair value (absolute value)	0.03	2.48	5	0	1.18	2	0	0.98	1	0	1.55	1	0.11	1.30	14
Gross positive fair value	2.11	2.55	47	0.13	1.59	6	0.40	1.34	7	0.52	2.23	8	2.46	1.14	89
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	7	0	0.05	3	0	0.04	2	0	0.07	1	0	0	65
Gross positive fair value (X)	0.01	0.10	17	0	0.06	6	0	0.05	11	0	0.09	9	0	0	70
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.01	0.02	42	0	0.01	17	0	0.01	29	0	0.02	26	0	0	74
Current credit exposure (X)	0.01	0.06	25	0	0.05	15	0	0.04	19	0	0.06	15	0	0.01	44
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.70	21	0	0.59	15	0.01	0.46	18	0.01	0.85	14	0	0.10	42

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	116,660	87,942	87,942	76,584	68,600
Gross losses	7,822	2,674	4,114	29,568	22,489
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,657	616	1,315	492	429
Net losses	6,165	2,058	2,799	29,076	22,060
Provision for loan and lease losses	30,472	23,066	31,517	42,434	22,638
Adjustments	0	0	0	-2,000	7,406
Ending balance	140,967	108,950	116,660	87,942	76,584
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets															
0.27	0.09	91	0.24	-0.12	99	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85	
0.40	0.16	86	0.36	-0.21	99	0.36	-0.16	98	0.52	0.82	27	0.33	0.16	86	
494.27	151.30	82	1,120.80	-65.12	93	1,126.01	-105.48	93	145.94	487.86	8	102.62	142.73	42	
Allowance for loan and lease losses / Total loans and leases not held for sale															
1.25	1.17	64	1.24	1.32	47	1.22	1.23	54	1.04	1.58	17	1.05	0.94	71	
1.25	1.15	65	1.24	1.30	48	1.22	1.20	54	1.04	1.55	19	1.05	0.93	71	
17.15	38.64	53	39.70	17.40	86	41.68	21.39	82	3.02	11.58	11	3.47	17.18	16	
1,209.60	428.13	93	1,191.36	330.05	93	1,725.23	364.13	94	629.37	299.17	89	254.51	315.75	61	
850.58	320.87	93	752.89	271.93	91	964.37	287.08	96	463.98	244.34	87	212.07	283.41	58	
Gross loan and lease losses / Average loans and leases															
0.10	0.16	48	0.04	0.20	11	0.05	0.19	16	0.36	0.34	67	0.33	0.16	84	
0.02	0.07	19	0.01	0.08	7	0.02	0.08	9	0.01	0.07	6	0.01	0.05	10	
0.08	0.09	60	0.03	0.12	24	0.03	0.11	31	0.36	0.27	71	0.32	0.11	90	
0	0	44	0	0	44	0	0	43	0	0	44	0	0	49	
40.28	34.26	68	2.08	25.09	4	4.45	34.67	5	2.19	33.98	3	3.36	41.80	2	
41.39	36.38	65	104.39	26.30	89	101.77	39.72	80	8.83	22.91	39	9.50	22.46	32	
Net Loan and Lease Losses By Type															
Real estate loans															
0.05	-0.01	91	0	0.02	53	0	0.02	46	0.10	0.04	78	0.15	0.02	94	
0.01	-0.02	89	0.03	-0.01	89	0.02	-0.02	85	0.05	0.01	86	0.04	0.02	72	
0	-0.06	75	0	-0.07	64	0	-0.07	69	-0.05	0.01	19	0.04	0.02	76	
0.01	-0.01	86	0.03	-0.01	89	0.02	-0.01	90	0.08	0	90	0.04	0.02	78	
0	0	70	0	0.04	40	0	0.04	36	0.11	0.07	76	0.18	0.02	93	
0	-0.02	73	-0.01	0.01	33	0	0	40	0.17	0	93	0	-0.02	39	
0	0	59	0	0	26	0	0	29	0.17	0	98	0	0	16	
0	-0.01	71	-0.01	0.01	29	0	0	37	0	0	57	0	-0.02	62	
0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	16	
0	0	68	0	0.05	42	0	0.05	37	0.11	0.11	65	0.23	0.03	91	
0	0	85	0	0.01	63	0	0.01	62	0.11	0.02	91	0.13	0.01	93	
0	0.01	53	0	0.04	47	0	0.04	43	0	0.08	24	0.09	0.01	89	
Real estate loans secured by farmland	4.20	0	99	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans															
0.10	0.11	61	0.08	0.19	41	0.08	0.17	42	0.74	0.47	78	0.56	0.27	80	
0.51	0.76	42	0.36	0.72	37	0.46	0.71	44	0.19	1.13	12	0.58	0.74	53	
1.68	1.94	36	2.06	2.27	51	2.02	1.84	56	1.17	2.92	20	3.62	1.89	78	
0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.02	46	
0	0.05	53	0	0	0	0	0	0	0	0	0	0	0	0	
Other loans and leases	4.12	0.13	98	0.28	0.09	85	0.26	0.10	82	0.13	0.15	63	0.21	0.14	96

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		6,039			1,489			1,555			4,036			14,733	
90+ days past due loans and leases		4,919			5,326			5,335			4,981			6,021	
Nonaccrual loans and leases		11,654			9,145			6,762			13,973			30,091	
Total past due and nonaccrual loans and leases		22,612			15,960			13,652			22,990			50,845	
Restructured 30–89 days past due		0			0			0			0			0	
Restructured 90+ days past due		0			0			0			0			0	
Restructured nonaccrual		1,851			2,456			2,145			615			2,705	
Total restructured loans and leases		1,851			2,456			2,145			615			2,705	
30–89 days past due loans held for sale		0			0			0			0			0	
90+ days past due loans held for sale		0			0			0			0			0	
Nonaccrual loans held for sale		0			0			0			0			0	
Total past due and nonaccrual loans held for sale		0			0			0			0			0	
Restructured loans and leases in compliance		0			0			0			818			0	
Other real estate owned		1,245			2,068			1,197			6,497			8,178	
Other Assets															
30–89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Total other assets past due and nonaccrual		0			0			0			0			0	
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.33	8	0.02	0.29	3	0.02	0.32	3	0.05	0.39	5	0.20	0.31	36
90+ days past due loans and leases	0.04	0.10	56	0.06	0.09	65	0.06	0.10	63	0.06	0.12	58	0.08	0.03	81
Nonaccrual loans and leases	0.10	0.37	11	0.10	0.54	7	0.07	0.46	6	0.16	0.66	8	0.41	0.48	48
90+ days past due and nonaccrual loans and leases	0.15	0.52	12	0.16	0.68	8	0.13	0.62	8	0.22	0.85	6	0.50	0.54	53
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0	29
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.02	0.09	28	0.03	0.12	24	0.02	0.10	25	0.01	0.13	10	0.04	0.07	49
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.33	8	0.02	0.29	3	0.02	0.32	3	0.05	0.40	5	0.20	0.31	36
90+ days past due assets	0.04	0.10	55	0.06	0.09	65	0.06	0.10	62	0.06	0.12	57	0.08	0.03	81
Nonaccrual assets	0.10	0.37	11	0.10	0.55	7	0.07	0.47	6	0.16	0.67	8	0.41	0.48	48
30+ days past due and nonaccrual assets	0.20	0.89	5	0.18	1	3	0.14	0.97	3	0.27	1.29	3	0.70	0.87	45
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.33	17	0.10	0.40	11	0.08	0.36	9	0.16	0.52	11	0.40	0.39	61
90+ days past due and nonaccrual assets + other real estate owned	0.13	0.35	16	0.11	0.42	10	0.09	0.37	9	0.21	0.55	15	0.49	0.45	64
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.09	0.38	9	0.08	0.48	3	0.05	0.41	3	0.18	0.60	11	0.43	0.56	42
Allowance for loan and lease losses	9.15	55.46	3	10.29	67.85	2	6.82	62.64	1	24.21	66.66	11	49.97	92.08	30
Equity capital + allowance for loan and lease losses	0.93	3.63	10	0.92	4.12	6	0.63	3.60	4	1.97	4.97	16	4.17	4.77	48
Tier 1 capital + allowance for loan and lease losses	0.91	3.90	9	0.95	4.89	3	0.64	4.30	3	2.03	6.05	12	4.25	5.30	43
Loans and leases + other real estate owned	0.11	0.61	3	0.13	0.82	4	0.08	0.71	2	0.25	0.97	7	0.53	0.78	32

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.05	0.23	14	0.02	0.25	8	0.01	0.26	5	0.04	0.39	7	0.25	0.28	56
	90+ days past due	0.06	0.11	70	0.09	0.12	73	0.08	0.12	73	0.10	0.16	70	0.13	0.03	86
	Nonaccrual.....	0.04	0.41	8	0.04	0.60	6	0.04	0.52	7	0.04	0.76	3	0.34	0.45	39
Commercial and industrial	30–89 days past due.....	0.05	0.29	18	0.01	0.24	6	0.02	0.24	10	0.06	0.23	17	0.13	0.22	44
	90+ days past due	0.01	0.06	46	0	0.02	41	0	0.04	39	0	0.03	34	0.01	0.02	68
	Nonaccrual.....	0.26	0.47	33	0.25	0.65	26	0.15	0.57	18	0.37	0.75	30	0.57	0.74	53
Individuals	30–89 days past due.....	0.25	0.83	22	0.17	0.60	24	0.18	0.63	23	0.12	0.83	12	0.10	0.60	19
	90+ days past due	0.12	0.10	68	0.03	0.08	51	0.05	0.09	54	0.10	0.14	58	0.04	0.02	76
	Nonaccrual.....	0.06	0.17	43	0	0.17	9	0	0.17	11	0	0.28	9	0	0.12	16
Depository institution loans	30–89 days past due.....		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.10	34
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	47
	Nonaccrual.....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.80	28
Foreign governments	30–89 days past due.....		0			0			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.14			0.17			0.15			0.09				
Other loans and leases	30–89 days past due.....	0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	10.48	0.06	99	0	0.13	20	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.07	0.39	13	0.11	0.36	23	0.08	0.46	7	0.16	0.65	8	0.34	0.53	42
	90+ days past due	0.01	0.22	48	0.08	0.25	64	0.07	0.24	64	0.01	0.33	43	0.13	0.05	82
	Nonaccrual	0.13	0.58	16	0.12	0.76	10	0.17	0.71	13	0.11	0.89	8	0.22	0.55	19
Revolving	30–89 days past due	0.04	0.31	14	0.11	0.33	23	0	0.28	9	0.03	0.48	13	0.01	0.36	18
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	0.03	0.86	12	0.10	1.05	18	0.11	1.18	18	0.18	1.13	19	0.15	0.34	38
Closed-end	30–89 days past due	0.08	0.41	17	0.11	0.36	30	0.11	0.49	15	0.20	0.65	16	0.48	0.56	56
	90+ days past due	0.01	0.25	49	0.10	0.27	69	0.09	0.26	67	0.02	0.38	45	0.19	0.05	83
Junior lien	30–89 days past due	0.15	0.57	19	0.12	0.71	11	0.18	0.67	15	0.08	0.87	8	0.25	0.57	23
	Nonaccrual	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	13
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	41
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0.02	0.04	37	0.19	0.03	93
Commercial real estate	30–89 days past due	0.05	0.13	35	0.01	0.16	9	0	0.15	8	0.02	0.26	14	0.24	0.15	76
	90+ days past due	0.07	0.01	90	0.09	0.01	93	0.08	0.01	93	0.11	0.02	89	0.13	0.02	91
	Nonaccrual	0.01	0.29	7	0.03	0.48	8	0.02	0.38	8	0.03	0.62	7	0.37	0.34	61
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0.16	0.20	69
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0	0.14	16	0.03	0.31	37	0	0.20	15	0.04	0.41	34	0.30	0.18	76
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	47
Other	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.01	40
	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0.16	0.12	81
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0	44
	Nonaccrual	0	0.12	18	0.03	0.25	44	0	0.16	18	0.04	0.35	41	0.30	0.14	80
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	46
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.08	0.10	53	0.01	0.12	15	0	0.13	14	0.03	0.23	22	0.28	0.13	83
	90+ days past due	0.10	0.01	93	0.13	0.01	94	0.12	0.01	94	0.14	0.02	92	0.17	0.02	91
	Nonaccrual	0.02	0.36	10	0.03	0.58	8	0.03	0.45	11	0.04	0.80	6	0.42	0.36	58
Owner Occupied	30–89 days past due	0.08	0.04	75	0.01	0.04	31	0	0.04	23	0.03	0.07	44	0.28	0.06	94
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0.02	0.12	24	0.03	0.20	18	0.03	0.17	21	0.04	0.27	16	0.37	0.19	76
Other	30–89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0	0.14	11	0	0.05	18
	90+ days past due	0.10	0	95	0.13	0.01	96	0.12	0	96	0.14	0.01	93	0.17	0.01	94
	Nonaccrual	0	0.21	8	0	0.31	5	0	0.23	7	0	0.44	5	0.05	0.14	50
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0.51	0.51	70	0	1.06	21	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due	1.28	1.22	68	0.97	0.79	64	0.62	0.81	25	0.80	0.95	31	0.67	0.87	54
	90+ days past due	0.63	0.50	59	0.18	0.40	43	0.24	0.45	38	0.63	0.63	44	0.28	0.18	74
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	228,792	225,702	226,451	223,910	219,820										
Retained earnings	1,057,387	869,731	911,008	748,224	616,611										
Accumulated other comprehensive income (AOCI)	-44,090	18,360	14,056	20,218	5,749										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,242,089	1,113,793	1,151,515	992,352	842,180										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	13,615	13,683	13,632	13,834	14,037										
Accumulated other comprehensive income-related adjustments	-44,091	23,929	14,057	20,218	5,749										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,272,565	1,076,181	1,123,826	958,300	822,394										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,272,565	1,076,181	1,123,826	958,300	822,394										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	500	500	500	500	502										
Additional tier 1 capital before deductions	500	500	500	500	502										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	500	500	500	500	502										
Tier 1 Capital	1,273,065	1,076,681	1,124,326	958,800	822,896										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	64,721	64,701	64,706	64,748	64,703										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	142,896	111,950	117,960	90,142	77,084										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	207,617	176,651	182,666	154,890	141,787										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	207,617	176,651	182,666	154,890	141,787										
Exited advanced approach tier 2 capital															
Total capital	1,480,682	1,253,332	1,306,992	1,113,690	964,683										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	14,416,065	13,886,498	15,235,711	11,663,336	9,028,873										
Less: Deductions from common equity tier 1 capital	13,615	13,683	13,632	13,834	14,037										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	14,402,450	13,872,815	15,222,079	11,649,502	9,014,836										
Total risk-weighted assets	13,504,078	10,339,192	11,289,497	9,129,247	7,834,541										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	9.42	11.77	15	10.41	12.59	19	9.95	12.37	15	10.50	12.35	24	10.50	12.50	17
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	9.43	12.48	4	10.41	13.31	5	9.96	13.11	5	10.50	13.08	6	10.50	13.19	10
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	10.96	14.27	1	12.12	15.21	3	11.58	14.91	2	12.20	15.23	4	12.31	14.63	11
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	8.84	9.22	39	7.76	9.07	14	7.39	8.98	14	8.23	9.13	23	9.13	10.39	21
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	286,158			281,399			283,074			276,387			209,395		1.69	125.82	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			40				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.37	22		
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			0.03				
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			100				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.24	12.02	82	23.73	11.72	94	22.81	12	92	26.40	11.03	99	23.28	11.53	93		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	250	250	250	250	250
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	250	250	250	250	250
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.84	0.63	0.66	0.87	0
Cost: Interest-bearing deposits.....	0.52	0.12	0.14	0.42	2.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	0.18	0.20	5.18	
Commercial and industrial loans	0.13	0.86	0.79	0.64	2.35
Foreign governments and institutions	0.05	0	0	0	
Growth Rates					
Net loans and leases.....	20.31	-0.16	6.83	-2.40	-47.91
Total selected assets.....	0	3.36	9.48	2.04	-25.04
Deposits	-2.72	10.74	0.73	3.46	2.53

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.84	2.38	0.25	3.24	2.51	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0		0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0		0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0		0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0		0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		41,000	32,000	46,000	45,000	37,000	28.13	530.58
Dividends		41,000	32,000	46,000	45,000	37,000	28.13	530.67
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		-100.00
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		41,000	32,000	46,000	45,000	37,000	28.13	530.58
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		41,000	32,000	46,000	45,000	37,000	28.13	530.58
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		2,070	2,070	2,760	3,055	3,124	0.00	-3.59
Other expenses		1,437	586	824	830	753	145.22	178.49
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		3,507	2,656	3,584	3,885	3,877	32.04	31.69
Income (loss) before taxes		37,493	29,344	42,416	41,115	33,123	27.77	876.63
Applicable income taxes (credit)		-846	-644	-869	-947	-947		
Extraordinary items								
Income before undistributed income of subsidiaries		38,339	29,988	43,285	42,062	34,070	27.85	692.95
Equity in undistributed income of subsidiaries		145,410	123,962	164,387	127,444	115,110	17.30	116.78
Bank subsidiaries		145,410	123,962	164,387	127,444	115,110	17.30	116.78
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		183,749	153,950	207,672	169,506	149,180	19.36	155.52
Memoranda								
Bank net income		186,410	155,962	210,387	172,444	152,110	19.52	153.35
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,302,457	98.67	1,175,979	98.82	1,212,850	98.71	1,052,083	904,958	10.76	102.07
Common and preferred stock		1,302,457	98.67	1,175,979	98.82	1,212,850	98.71	1,052,083	904,958	10.76	102.07
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		16,687	1.26	12,785	1.07	14,553	1.18	14,685	10,071	30.52	502.20
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		845	0.06	1,256	0.11	1,291	0.11	1,119	1,238	-32.72	105.60
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		1,319,989	100.00	1,190,020	100.00	1,228,694	100.00	1,067,887	916,267	10.92	103.78
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		64,721	4.90	64,701	5.44	64,706	5.27	64,748	64,703	0.03	18.37
Other liabilities		13,179	1	11,526	0.97	12,473	1.02	10,787	9,384	14.34	292.82
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total liabilities		77,900	5.90	76,227	6.41	77,179	6.28	75,535	74,087	2.19	34.24
Equity Capital		1,242,089	94.10	1,113,793	93.59	1,151,515	93.72	992,352	842,180	11.52	110.63
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		54	0	54	0	54	0	54	54	0.00	1.89
Common surplus		228,738	17.33	225,648	18.96	226,397	18.43	223,856	219,766	1.37	5.18
Retained earnings		1,057,387	80.11	869,731	73.09	911,008	74.14	748,224	616,611	21.58	184.91
Accumulated other comprehensive income		-44,090	-3.34	18,360	1.54	14,056	1.14	20,218	5,749		
Other equity capital components		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital		1,319,989	100.00	1,190,020	100.00	1,228,694	100.00	1,067,887	916,267	10.92	103.78
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	20.46	11.02	96	19.40	12.52	90	19.27	11.94	90	18.55	7.29	97	19.16	10.58	95
Bank net income / Average equity investment in banks	19.79	11.60	94	18.67	12.35	89	18.56	11.80	90	17.64	7.45	94	18.07	10.85	95
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			15.16	
Bank net income / Parent net income	101.45	98.76	38	101.31	96.45	48	101.31	96.79	49	101.73	88.16	43	101.96	103.77	40
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	6.27	18.39	28	6.84	16.51	28	6.70	16.81	32	7.61	20.06	27	8.80	9.66	51
Total debt / Equity capital	5.21	12.61	35	5.81	11.37	42	5.62	11.71	41	6.52	14.41	42	7.68	3.93	69
Total debt + notes payable to subs that issued TPS / Equity capital	5.21	14.76	27	5.81	13.41	28	5.62	13.63	30	6.52	16.67	27	7.68	7.99	51
Total debt + Loans guaranteed for affiliate / Equity capital	5.21	12.68	35	5.81	11.46	42	5.62	11.77	41	6.52	14.68	41	7.68	3.97	69
Total debt / Equity capital – excess over fair value	5.21	12.75	35	5.81	11.47	42	5.62	11.81	41	6.52	14.52	42	7.68	3.93	69
Long-term debt / Equity capital	5.21	11.91	36	5.81	10.65	42	5.62	10.95	41	6.52	13.56	43	7.68	3.86	70
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	100	39.59	97	100	40.69	96	100	39.86	95	100	34.67	98	100	14.37	97
Double Leverage															
Equity investment in subs / Equity capital	104.86	104.01	59	105.58	103.15	70	105.33	103.22	66	106.02	102.81	70	107.45	104.21	63
Total investment in subs / Equity capital	104.86	109.29	47	105.58	108.29	57	105.33	108.40	53	106.02	110.16	56	107.45	104.48	63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.25	0.39	51	0.30	0.27	60	0.30	0.29	57	0.35	0.47	51	0.42	0.44	54
Equity investment in subs – equity cap / Net income-div (X)	0.31	1.15	24	0.38	0.85	36	0.38	1.05	26	0.46	1.82	19	0.54	1.47	25
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	102.47	130.36	40	93.05	152.56	28	96.68	152.85	22	107.03	136.59	38	101.76	153.39	33
Cash from ops + noncash items + op expense / Op expense + dividend	103.56	118.32	43	94.72	155.61	26	100.09	154.48	24	111.31	147.24	34	105.74	152.31	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.39	105.80	61	94.72	94.59	43	99.83	98.54	50	106.10	134.08	43	102.95	105.99	46
Pretax operating income + interest expense / Interest expense	1,911.26	1,565.66	72	1,517.58	1,645.53	59	1,636.81	1,835.33	60	1,445.83	2,016.32	61	1,160.28	17,211.14	51
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,911.26	1,454.22	71	1,517.58	1,896.20	61	1,636.81	1,770.77	62	1,445.83	1,539.23	68	1,160.28	2,481.22	58
Dividends + interest from subsidiaries / Interest expense + dividends	103.87	150.57	37	92.63	174.48	26	96.42	174.12	21	106.80	150.43	31	101.20	196.13	24
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.35	3.60	36	0.18	3.29	36	0.18	3.44	35	0.38	3.85	37	0.10	1.59	48
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0	
Nonaccrual		0.65			1.04			0.92			1.03			8.16	
Total		0.95			1.64			1.09			1.13			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	97.55	70.90	73	108.29	69.90	82	103.85	66.37	83	92.91	81.10	66	98.14	65.39	75
Dividends declared / Net income	20.35	31.93	29	21.09	27.22	37	21.64	28.27	36	23.06	42.29	26	22.41	25.65	43
Net income – dividends / Average equity.....	16.29	7.51	95	15.31	9.25	86	15.10	8.62	89	14.28	4.14	94	14.86	7.61	97
Percent of Dividends Paid															
Dividends from bank subsidiaries	109.62	133.26	48	98.54	160.45	33	102.34	155.92	30	115.15	132.17	45	110.66	160.93	32
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	109.62	183.35	38	98.54	213.42	23	102.34	203.53	21	115.15	174.85	30	110.66	209.89	25
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	21.99	43.79	31	20.52	43.30	22	21.86	45.96	22	26.10	60.28	22	24.32	45.88	28
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	21.99	52.71	29	20.52	48.70	22	21.86	51.33	22	26.10	62.88	20	24.32	48.40	26
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			76.61	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			0.91	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			0.02	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			0.01	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			65.48	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	67.73	94	100	72.55	94	100	74.16	94	100	69.76	96	100	77.61	93
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.23	32
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	100	81.70	87	100	82.68	92	100	83.13	92	100	82.20	93	100	94.06	87
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	70.71	14